## **Public School Employees - Retirees not Medicare Primary**

Effective October 1, 2004 - September 30, 2005, Self-Insured Health Plan

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			Dunnaminting	**Tatal Manthly	Cabaal	*TOTAL	Health Savings Account	*UCA DDO TOTAL
	Medical	<u>Behavioral</u>	Prescription	**Total Monthly Premium	School Contribution	MONTHLY RETIREE COST	'HSA Mandatory Minimum Monthly	*HSA PPO TOTAL Minimum Monthly
Retiree Only	Medical	<u> Dellavioral</u>	Drug	Freimum	Contribution	KETIKEE COST	Account Contribution	Employee Cost
BCBS PPO	\$448.00	\$2.25	\$111.02	\$561.27	(\$80.29)	\$480.98	-	-
NovaSys PPO	\$447.50	\$2.25	\$111.02	\$560.77	(\$80.29)	\$480.48	-	-
Health Advantage POS	\$384.10	\$2.25	\$111.02	\$497.37	(\$80.29)	\$417.08	=	-
NovaSys POS	\$383.60	\$2.25	\$111.02	\$496.87	(\$80.29)	\$416.58	-	-
QualChoice POS	\$433.52	\$2.25	\$111.02	\$546.79	(\$80.29)	\$466.50	-	-
Health Advantage HMO	\$375.48	\$2.25	\$111.02	\$488.75	(\$80.29)	\$408.46	-	-
NovaSys HMO	\$374.96	\$2.25	\$111.02	\$488.23	(\$80.29)	\$407.94	=	-
QualChoice HMO	\$401.36	\$2.25	\$111.02	\$514.63	(\$80.29)	\$434.34		C200 F4
*NovaSys HSA PPO (High Deductible)	\$335.56	\$2.25	\$111.02	\$448.83	(\$80.29)	\$368.54	\$20.00	\$388.54
Retiree & Spouse	1							
BCBS PPO	\$859.43	\$4.49	\$205.57	\$1,069.49	(\$80.29)	\$989.20	=	-
NovaSys PPO	\$858.93	\$4.49	\$205.57	\$1,068.99	(\$80.29)	\$988.70	-	-
Health Advantage POS	\$736.83	\$4.49	\$205.57	\$946.89	(\$80.29)	\$866.60	-	-
NovaSys POS	\$736.33	\$4.49	\$205.57	\$946.39	(\$80.29)	\$866.10	-	-
QualChoice POS	\$831.63	\$4.49	\$205.57	\$1,041.69	(\$80.29)	\$961.40	-	-
Health Advantage HMO	\$720.29	\$4.49	\$205.57	\$930.35	(\$80.29)	\$850.06	-	-
NovaSys HMO	\$719.79	\$4.49 \$4.49	\$205.57	\$929.85 \$979.99	(\$80.29)	\$849.56	· -	=
QualChoice HMO *NovaSys HSA PPO (High Deductible)	\$769.93 \$638.21	\$4.49 \$4.49	\$205.57 \$205.57	\$979.99 \$848.27	(\$80.29) (\$80.29)	\$899.70 \$767.98	\$20.00	\$787.98
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Retiree & Child(ren) BCBS PPO	\$653.73	\$3.59	\$152.91	\$810.23	(\$80.29)	\$729.94		
NovaSys PPO	\$653.73 \$653.21	\$3.59 \$3.59	\$152.91 \$152.91	\$809.71	(\$80.29)	\$729.94 \$729.42	· ·	-
Health Advantage POS	\$560.47	\$3.59	\$152.91	\$716.97	(\$80.29)	\$636.68	_	_
NovaSys POS	\$559.97	\$3.59	\$152.91	\$716.47	(\$80.29)	\$636.18	_	_
QualChoice POS	\$632.59	\$3.59	\$152.91	\$789.09	(\$80.29)	\$708.80	_	_
Health Advantage HMO	\$547.89	\$3.59	\$152.91	\$704.39	(\$80.29)	\$624.10	-	-
NovaSys HMO	\$547.37	\$3.59	\$152.91	\$703.87	(\$80.29)	\$623.58	-	-
QualChoice HMO	\$585.65	\$3.59	\$152.91	\$742.15	(\$80.29)	\$661.86	=	-
*NovaSys HSA PPO (High Deductible)	\$487.93	\$3.59	\$152.91	\$644.43	(\$80.29)	\$564.14	\$20.00	\$584.14
Retiree & Family	7							
BCBS PPO	\$1,010.55	\$7.40	\$206.16	\$1,224.11	(\$80.29)	\$1,143.82	_	_
NovaSys PPO	\$1,010.03	\$7.40	\$206.16	\$1,223.59	(\$80.29)	\$1,143.30	_	=
Health Advantage POS	\$866.39	\$7.40	\$206.16	\$1,079.95	(\$80.29)	\$999.66	=	-
NovaSys POS	\$865.89	\$7.40	\$206.16	\$1,079.45	(\$80.29)	\$999.16	=	-
QualChoice POS	\$977.87	\$7.40	\$206.16	\$1,191.43	(\$80.29)	\$1,111.14	-	-
Health Advantage HMO	\$846.93	\$7.40	\$206.16	\$1,060.49	(\$80.29)	\$980.20	-	-
NovaSys HMO	\$846.43	\$7.40	\$206.16	\$1,059.99	(\$80.29)	\$979.70	-	=
QualChoice HMO *NovaSys HSA PPO (High Deductible)	\$905.31 \$755.85	\$7.40 \$7.40	\$206.16 \$206.16	\$1,118.87 \$969.41	(\$80.29) (\$80.29)	\$1,038.58 \$889.12	\$20.00	\$909.12
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Retiree & Medicare Spouse	]							
BCBS PPO	\$743.63	\$4.49	\$205.57	\$953.69	(\$80.29)	\$873.40	1	
NovaSys PPO	\$743.11	\$4.49	\$205.57	\$953.17	(\$80.29)	\$872.88		
Health Advantage POS	\$637.53	\$4.49	\$205.57	\$847.59	(\$80.29)	\$767.30	1	
NovaSys POS QualChoice POS	\$637.03 \$719.57	\$4.49 \$4.49	\$205.57 \$205.57	\$847.09 \$929.63	(\$80.29) (\$80.29)	\$766.80 \$849.34	1	
Health Advantage HMO	\$623.23	\$4.49 \$4.49	\$205.57 \$205.57	\$833.29	(\$80.29)	\$753.00		
NovaSys HMO	\$622.71	\$4.49	\$205.57	\$832.77	(\$80.29)	\$752.48	1	
QualChoice HMO	\$666.17	\$4.49	\$205.57	\$876.23	(\$80.29)	\$795.94		
Retiree & Medicare Spouse & Child(ren)								
BCBS PPO	\$774.91	\$7.40	\$206.16	\$988.47	(\$80.29)	\$908.18	1	
NovaSys PPO	\$774.41	\$7.40	\$206.16	\$987.97	(\$80.29)	\$907.68	1	
Health Advantage POS	\$664.37	\$7.40	\$206.16	\$877.93	(\$80.29)	\$797.64	1	
NovaSys POS	\$663.85	\$7.40	\$206.16	\$877.41	(\$80.29)	\$797.12	1	
QualChoice POS	\$749.85	\$7.40	\$206.16	\$963.41	(\$80.29)	\$883.12	1	
Health Advantage HMO	\$649.45	\$7.40	\$206.16	\$863.01	(\$80.29)	\$782.72	1	
NovaSys HMO	\$648.95	\$7.40 \$7.40	\$206.16	\$862.51	(\$80.29)	\$782.22	1	
QualChoice HMO	\$694.21	\$7.40	\$206.16	\$907.77	(\$80.29)	\$827.48	J	

\*Participation in the "HSA PPO (High Deductible)" plan and the Health Savings Account (HSA) are tied. A minimum mandatory member contribution of \$20.00 per month to the HSA is required for participation in the NovaSys HSA High Deductible PPO plan. The Health Savings Account must adhere to federal guidelines. See far right column for total minimum monthly cost.

\*\* Medical, Behavioral Health/EAP, Prescription Drug, Life, Accidental Death & Dismemberment (AD&D), and Retirement Subsidy are all components of the Total Premium and cannot be purchased separately.